Fill in this information to identify your case and this filing:

Debtor 1 Edwin P. Avila
First Name Middle Name Last Name

Debtor 2 Yvonne M. Catalano-Avila
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number ______________________

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. **Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

☐ No. Go to Part 2.
☑ Yes. Where is the property?

1.1. 121 S. Ambler Rd.
Street address, if available, or other description

Somers Point NJ 08244
City State ZIP Code

Atlantic
County

What is the property? Check all that apply.
☑ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other ______________

Who has an interest in the property? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☑ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	**Current value of the portion you own?**
$ 125,000.00	$ 125,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
Joint Tenants

☐ **Check if this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number: ______________

If you own or have more than one, list here:

1.2. ______________
Street address, if available, or other description

____
City State ZIP Code

____
County

What is the property? Check all that apply.
☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other ______________

Who has an interest in the property? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	**Current value of the portion you own?**
$ ________	$ ________

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
____

☐ **Check if this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number: ______________

1.3. Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply.
- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property? $

Current value of the portion you own? $

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ **Check if this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number:

2. **Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.** .... ➔ $ 125,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**
- ☐ No
- ☑ Yes

3.1. Make: Honda
Model: Odyssey
Year: 2011
Approximate mileage:
Other information:

Who has an interest in the property? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property? $ 9,885.00

Current value of the portion you own? $ 9,885.00

If you own or have more than one, describe here:

3.2. Make: Kia
Model: Spectra
Year: 2006
Approximate mileage:
Other information:

Who has an interest in the property? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property? $ 1,178.00

Current value of the portion you own? $ 1,178.00

Debtor 1 Edwin P. Avila (First Name, Middle Name, Last Name) Case number (if known)

3.3. Make: ______ Model: ______ Year: ______ Approximate mileage: ______ Other information:

Who has an interest in the property? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property? $______ **Current value of the portion you own?** $______

3.4. Make: ______ Model: ______ Year: ______ Approximate mileage: ______ Other information:

Who has an interest in the property? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property? $______ **Current value of the portion you own?** $______

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories
- ☑ No
- ☐ Yes

4.1. Make: ______ Model: ______ Year: ______ Other information:

Who has an interest in the property? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property? $______ **Current value of the portion you own?** $______

If you own or have more than one, list here:

4.2. Make: ______ Model: ______ Year: ______ Other information:

Who has an interest in the property? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property? $______ **Current value of the portion you own?** $______

5. **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here** .... ➔ $ 11,063.00

Debtor 1 Edwin P. Avila Case number (if known)
First Name Middle Name Last Name

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**
Examples: Major appliances, furniture, linens, china, kitchenware
☐ No
☑ Yes. Describe......... Living room, bedroom furniture, appliances, mattress, toys (including items in storage) $ 2,000.00

7. **Electronics**
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games
☐ No
☑ Yes. Describe.......... TV and computer $ 1,200.00

8. **Collectibles of value**
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles
☑ No
☐ Yes. Describe.......... $

9. **Equipment for sports and hobbies**
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments
☐ No
☑ Yes. Describe.......... Bike $ 10.00

10. **Firearms**
Examples: Pistols, rifles, shotguns, ammunition, and related equipment
☑ No
☐ Yes. Describe.......... $

11. **Clothes**
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories
☐ No
☑ Yes. Describe.......... Me'n's and women's clothing, used, nothing valued over $500.00 $ 250.00

12. **Jewelry**
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver
☐ No
☑ Yes. Describe.......... Misc. jewelry $ 500.00

13. **Non-farm animals**
Examples: Dogs, cats, birds, horses
☐ No
☑ Yes. Describe.......... 2 cats, ages 2 and 5 years old $ 2.00

14. **Any other personal and household items you did not already list, including any health aids you did not list**
☐ No
☐ Yes. Give specific information. .... $

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** .... ➔ $ 3,962.00

Debtor 1 Edwin P. Avila
First Name Middle Name Last Name

Case number (if known)

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☑ No
☐ Yes .... Cash: .... $

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No
☐ Yes ....

	Institution name:	
17.1. Checking account:		$
17.2. Checking account:	Bank of America	$ 2,535.23
17.3. Savings account:	Bank of America	$ 58.10
17.4. Savings account:		$
17.5. Certificates of deposit:		$
17.6. Other financial account:	Suspension Account at Mortgage Company	$ 1,100.00
17.7. Other financial account:		$
17.8. Other financial account:		$
17.9. Other financial account:		$

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☑ No
☐ Yes .... Institution or issuer name:

$
$
$

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☑ No
☐ Yes. Give specific information about them........

Name of entity:	% of ownership:	
	0% %	$
	0% %	$
	0% %	$

Debtor 1 Edwin P. Avila Case number (if known)________
First Name Middle Name Last Name

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☑ No
☐ Yes. Give specific information about them....................... Issuer name:

Issuer name	
	$
	$
	$

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No
☑ Yes. List each account separately.

Type of account:	Institution name:	
401(k) or similar plan:	401K from Edwin's employer	$ 371.50
Pension plan:		$
IRA:		$
Retirement account:		$
Keogh:		$
Additional account:		$
Additional account:		$

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☑ No
☐ Yes.........................

	Institution name or individual:	
Electric:		$
Gas:		$
Heating oil:		$
Security deposit on rental unit:		$
Prepaid rent:		$
Telephone:		$
Water:		$
Rented furniture:		$
Other:		$

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☑ No
☐ Yes......................... Issuer name and description:

Issuer name and description	
	$
	$
	$

Debtor 1 Edwin P. Avila
First Name Middle Name Last Name

Case number (if known)

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☑ No
☐ Yes .... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

$
$
$

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☑ No
☐ Yes. Give specific information about them.... $

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☑ No
☐ Yes. Give specific information about them.... $

27. **Licenses, franchises, and other general intangibles**
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☑ No
☐ Yes. Give specific information about them.... $

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

☐ No
☑ Yes. Give specific information about them, including whether you already filed the returns and the tax years. ....

Federal and/or State tax refund for 2015

Federal: $
State: $
Local: $

29. **Family support**
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☑ No
☐ Yes. Give specific information.............

Alimony: $
Maintenance: $
Support: $
Divorce settlement: $
Property settlement: $

30. **Other amounts someone owes you**
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☑ No
☐ Yes. Give specific information.............. $

Debtor 1 Edwin P. Avila Case number (if known)
First Name Middle Name Last Name

31. **Interests in insurance policies**
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☑ No
☐ Yes. Name the insurance company of each policy and list its value. ...

Company name:	Beneficiary:	Surrender or refund value:
		$
		$
		$

32. **Any interest in property that is due you from someone who has died**
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☑ No
☐ Yes. Give specific information............. $

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**
Examples: Accidents, employment disputes, insurance claims, or rights to sue

☑ No
☐ Yes. Describe each claim. .... $

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☐ No
☐ Yes. Describe each claim. .... $

35. **Any financial assets you did not already list**

☑ No
☐ Yes. Give specific information............ $

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here** .... ➔ $ 3,693.33

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**

☐ No. Go to Part 6.
☐ Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. **Accounts receivable or commissions you already earned**

☐ No
☐ Yes. Describe....... $

39. **Office equipment, furnishings, and supplies**
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☑ No
☐ Yes. Describe....... $

Debtor 1 Edwin P. Avila (First Name / Middle Name / Last Name) Case number (if known)

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☑ No
☐ Yes. Describe....... $

41. Inventory

☑ No
☐ Yes. Describe....... $

42. Interests in partnerships or joint ventures

☑ No
☐ Yes. Describe....... Name of entity: % of ownership:

Name of entity	% of ownership	
	%	$
	%	$
	%	$

43. Customer lists, mailing lists, or other compilations

☑ No
☐ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?

☐ No
☐ Yes. Describe........ $

44. Any business-related property you did not already list

☑ No
☐ Yes. Give specific information ....

	$
	$
	$
	$
	$
	$

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here .... ➔ $ 0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☑ No. Go to Part 7.
☐ Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

☑ No
☐ Yes........................ $ 0.00

Debtor 1 Edwin P. Avila (First Name / Middle Name / Last Name) Case number (if known)

48. **Crops—either growing or harvested**

☑ No
☐ Yes. Give specific information. $

49. **Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

☐ No
☐ Yes $

50. **Farm and fishing supplies, chemicals, and feed**

☐ No
☐ Yes $

51. **Any farm- and commercial fishing-related property you did not already list**

☑ No
☐ Yes. Give specific information. $

52. **Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here** ➔ $ 0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**
Examples: Season tickets, country club membership

☑ No
☐ Yes. Give specific information. $ $ $

54. **Add the dollar value of all of your entries from Part 7. Write that number here** ➔ $ 0.00

Part 8: List the Totals of Each Part of this Form

55. **Part 1: Total real estate, line 2** ➔		$ 125,000.00
56. **Part 2: Total vehicles, line 5**	$ 11,063.00	
57. **Part 3: Total personal and household items, line 15**	$ 3,962.00	
58. **Part 4: Total financial assets, line 36**	$ 3,693.33	
59. **Part 5: Total business-related property, line 45**	$ 0.00	
60. **Part 6: Total farm- and fishing-related property, line 52**	$ 0.00	
61. **Part 7: Total other property not listed, line 54**	+ $ 0.00	
62. **Total personal property.** Add lines 56 through 61.	$ 18,718.33	Copy personal property total ➔ + $ 18,718.33
63. **Total of all property on Schedule A/B.** Add line 55 + line 62.		$ 143,718.33

Fill in this information to identify your case:

Debtor 1: Edwin P. Avila (First Name / Middle Name / Last Name)

Debtor 2 (Spouse, if filing): Yvonne M. Catalano-Avila (First Name / Middle Name / Last Name)

United States Bankruptcy Court for the: District of New Jersey

Case number (If known): ____________

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming?** *Check one only, even if your spouse is filing with you.*
   - ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
   - ☑ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own (Copy the value from *Schedule A/B*)	Amount of the exemption you claim (*Check only one box for each exemption.*)	Specific laws that allow exemption
Brief description: 121 S. Ambler Rd. Line from *Schedule A/B*: 1.1	$125,000.00	☐ $ ______ ☑ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. 522(d)(1)
Brief description: 2011 Honda Line from *Schedule A/B*: 3.1	$9,885.00	☑ $ 9,885.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. 522(d)(2), (5)
Brief description: 2006 Kia Line from *Schedule A/B*: 3.2	$1,178.00	☑ $ 1,178.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. 522(d)(2)

3. **Are you claiming a homestead exemption of more than $160,375?**
   (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)
   - ☑ No
   - ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
     - ☐ No
     - ☐ Yes

Debtor 1 Edwin (First Name) P. (Middle Name) Avila (Last Name) Case number (if known)

Part 2: Additional Page

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption*	Specific laws that allow exemption
Brief description: furniture, etc. Line from *Schedule A/B*: 6.1	$ 2,000.00	☑ $ 200.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. 522(d)(3)
Brief description: TV and computer Line from *Schedule A/B*: 7.1	$ 1,200.00	☑ $ 1,200.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. 522(d)(3)
Brief description: Bike Line from *Schedule A/B*: 9.1	$ 10.00	☑ $ 10.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. 522(d)(3)
Brief description: Misc. Jewelry Line from *Schedule A/B*: 12.1	$ 500.00	☑ $ 500.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. 522(d)(4)
Brief description: Two Cats Line from *Schedule A/B*: 13.1	$ 2.00	☐ $ 2.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. 522(d)(3)
Brief description: Savings Acct Line from *Schedule A/B*: 17.1	$ 58.10	☐ $ 58.10 ☑ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. 522(d)(5)
Brief description: Checking acct Line from *Schedule A/B*: 17.2	$ 2,535.23	☐ $ 2,535.23 ☑ 100% of fair market value, up to any applicable statutory limit	11 U.S.C.522 (d)(5)
Brief description: Suspension acct Line from *Schedule A/B*: 17.3	$ 1,100.00	☑ $ 1,100.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. 522(d)(5)
Brief description: 401(k) Line from *Schedule A/B*: 21.1	$ 371.50	☐ $ 371.50 ☑ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. 522(d)(12)
Brief description: Fed/State Tax Refunc Line from *Schedule A/B*:	$	☐ $ ☑ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. 522(d)(5)
Brief description: Line from *Schedule A/B*:	$	☐ $ ☐ 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from *Schedule A/B*:	$	☐ $ ☐ 100% of fair market value, up to any applicable statutory limit	

Fill in this information to identify your case:

Debtor 1: Edwin (First Name) P. (Middle Name) Avila (Last Name)

Debtor 2 (Spouse, if filing): Yvonne (First Name) M. (Middle Name) Catalano-Avila (Last Name)

United States Bankruptcy Court for the: District of New Jersey

Case number (If known) ____________________

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. **Do any creditors have claims secured by your property?**
   - ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
   - ☑ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. **List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A: Amount of claim (Do not deduct the value of collateral.)	Column B: Value of collateral that supports this claim	Column C: Unsecured portion (If any)
2.1 Federal National Mortgage As	$ 171,149.57	$ 125,000.00	$ 46,149.57
2.2 PNC Bank	$ 2,140.00	$ 9,885.00	$ 0.00

2.1 Federal National Mortgage As
Creditor's Name
14221 Dallas Parkway, Ste.1000
Number Street

Dallas TX 75254
City State ZIP Code

Who owes the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim relates to a community debt**

Date debt was incurred ____________

Describe the property that secures the claim: 121 S. Ambler Rd., Somers Point, NJ 08244, Atlantic County

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Nature of lien. Check all that apply.
- ☑ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset) First Mort

Last 4 digits of account number 9 7 6 5

2.2 PNC Bank
Creditor's Name
PO Box 3180
Number Street

Pittsburgh PA 15230
City State ZIP Code

Who owes the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim relates to a community debt**

Date debt was incurred ____________

Describe the property that secures the claim: 2011 Honda Odyssey

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Nature of lien. Check all that apply.
- ☑ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset) ____________

Last 4 digits of account number ___ ___ ___ ___

Add the dollar value of your entries in Column A on this page. Write that number here: $ 173,289.57

Debtor 1 Edwin P. Avila
First Name Middle Name Last Name

Case number (if known)

Part 1: Additional Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Creditor	Property / Details	Column A Amount of claim (Do not deduct the value of collateral.)	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
PNC Bank National Assoc. PO Box 3180 Pittsburgh PA 15230	Describe the property that secures the claim: 121 S. Ambler Rd. Somers Point, NJ 08244	$ 3,639.75	$ 125,000.00	$ 3,639.75

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who owes the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☑ Other (including a right to offset) second mortgage

Date debt was incurred ____

Last 4 digits of account number 4 3 5 9

Creditor	Property / Details	Column A	Column B	Column C
City of Somers Point PO Box 157 Somers Point NJ 08244	Describe the property that secures the claim: 121 Amblew Road, Somers Point, NJ	$ 387.18	$ 125,000.00	$ 387.18

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who owes the debt? Check one.
- ☑ Debtor 1 only
- ☑ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another
- ☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☑ Other (including a right to offset) sewer

Date debt was incurred ____

Last 4 digits of account number 3 7 5 0

Creditor	Property / Details	Column A	Column B	Column C
Creditor's Name Number Street City State ZIP Code	Describe the property that secures the claim:	$	$	$

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who owes the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset) ____

Date debt was incurred ____

Last 4 digits of account number ___ ___ ___ ___

Add the dollar value of your entries in Column A on this page. Write that number here: $ 4,026.93

If this is the last page of your form, add the dollar value totals from all pages. Write that number here: $ 177,316.50

Debtor 1 Edwin P. Avila
First Name Middle Name Last Name

Case number (if known)

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐ Jeanette F. Frankenberg/Joseph Feltri, Esq.
Name
Stern, Lavinthal & Frankenberg, LLC
Number Street
105 Eisenhower Parkway, Ste. 302
Roseland NJ 07068
City State ZIP Code

On which line in Part 1 did you enter the creditor? 2.1
Last 4 digits of account number ___ ___ ___ ___

☐ Seterus, Inc.
Name
14523 SW Millikan Way, Ste. 200
Number Street

Beaverton, OR 97005
City State ZIP Code

On which line in Part 1 did you enter the creditor? 2.1
Last 4 digits of account number ___ ___ ___ ___

☐
Name
Number Street

City State ZIP Code

On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number ___ ___ ___ ___

☐
Name
Number Street

City State ZIP Code

On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number 9 7 6 5

☐
Name
Number Street

City State ZIP Code

On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number ___ ___ ___ ___

☐
Name
Number Street

City State ZIP Code

On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number ___ ___ ___ ___